



**REPCO HOME FINANCE LIMITED.**  
(Promoted by Repco Bank-Govt. of India Enterprise)  
CIN : L6592TN2000PLC044655

February 08, 2016

RHFL/BSE/70/2015-16

The Listing Department,  
BSE Limited,  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai- 400001

Dear Sir,

**Sub: Press release of Un-audited Financial results of the Company for the Quarter and nine months ended 31 December 2015**

We submit herewith a copy of the press release in respect of the Un-audited Financial results of the Company for the Quarter and nine months ended 31 December 2015.

This is submitted for your information and records.

Thanking You,

Yours Faithfully,

Company Secretary

**Corporate Office :** 3rd Floor, Alexander Square, New No : 2 (Old No : 34 & 35) Sardar Patel Road, Guindy, Chennai - 600 032.  
Phone : 044 - 42106650 Fax : 044 - 42106651 E-mail : co@repcohome.com, www.repcohome.com

**Registered Office :** 'REPCO TOWER', No : 33, North Usman Road, T.Nagar, Chennai - 600 017. Phone : 044-28340715 / 4037 / 2845



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**Financial Results for the quarter ended December 31, 2015**

Chennai, February 08, 2016:

Repco Home Finance Limited (RHFL) is pleased to announce its results for the quarter ended December 31, 2015.

**Quarterly Performance**

The company earned a net profit of Rs. 38.58 crores during the quarter ended December 2015 as against Rs. 30.74 crores earned during the same period last year, registering a growth of 26%. The income from operations in the quarter ended December 2015 was Rs. 225.38 crores as compared with Rs. 175.60 crores during the same period last year, registering an increase of 28%. The company sanctioned loans worth Rs.629.01 crores during the quarter ended December 2015, registering an increase of 20% over previous year. Disbursements during the quarter ended December 2015 were Rs. 597.35 crores, registering an increase of 26%.

**Nine-month performance**

The company earned a net profit of Rs. 107.86 crores during the nine months ended December 2015 as against Rs. 88.27 crores earned during the same period last year, registering an increase of 22%. The income from operations in the nine months ended December 2015 was Rs. 641.95 crores as compared with Rs. 501.54 crores during the same period last year, registering an increase of 28%. During the period, the company sanctioned loans worth Rs.2148.60 crores, registering an increase of 37%. Disbursements during the same period were Rs. 1953.70 crores, registering an increase of 37%.

The loan book increased from Rs. 5,500.65 crores at the end of December 2014 to Rs. 7,154.42 crores as at the end of December 2015, registering an increase of 30%.

The gross NPAs stood at 2.29% as at the end of December 2015 and the net NPAs stood at 1.36%. The provision coverage ratio was 41.3%.

Loans to the self employed segment accounted for 57.8% of the outstanding loan amount.

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## Performance Highlights

Particulars (Rs. Crs)	9 Months Ended Dec-2015	9 Months Ended Dec-2014	Year Ended March-15
Loans Sanctioned	2,148.60	1,564.27	2,398.88
Loans Disbursed	1,953.70	1430.74	2,181.15
Loans Outstanding	7,154.42	5,500.65	6,012.92
NPA	163.94	109.41	79.12
Gross NPA (%)	2.29	1.99	1.32
Net NPA (%)	1.36	1.16	0.5
PAT	107.86	88.27	123.08

## Distribution network

As on December 31, 2015, the Company had a total network of 113 branches and 38 satellite centers spread across Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Kerala, Maharashtra, Odisha, Gujarat, West Bengal, Madhya Pradesh, Jharkhand and the Union Territory of Puducherry.

For further information please visit the website <http://www.repcohome.com/> or contact:

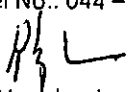
Mr. R. Varadarajan,

Managing Director - Repco Home Finance Limited,

"Corporate Office", Third Floor, Alexander Square,

New No : 2, Sardar Patel Road, Guindy, Chennai - 600 032.

Tel No.: 044 - 42106650

  
R Varadarajan  
Managing Director

